

Debtor 1 ANTHONY JAMES FERRARODebtor 2 LORA JEAN FERRARO
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 14-10245TPA

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: EMC MORTGAGE LLC** Court claim no. (if known): 08

Last 4 digits of any number you use to identify the debtor's account 2 3 9 4

Property Address: 24600 HEMLOCK ST
CANADOHTA PA 16438

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>0.00</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$494.98The next postpetition payment is due on 5 / 1 / 2019
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 ANTHONY JAMES FERRARO
Name

Case number (if known) 14-10245TPA

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 04/10/2019

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **ANTHONY JAMES FERRARO**
Name

Case number (if known) **14-10245TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3)</u>				
06/30/2015		EMC MORTGAGE LLC**	REALLOCATION OF CONTINUING DEBT	1,025.82
07/28/2015	0951998	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	541.86
08/26/2015	0956076	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
09/28/2015	0960031	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
10/26/2015	0963939	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
11/24/2015	0968089	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
12/22/2015	0972156	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
01/26/2016	0976147	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
02/24/2016	0980134	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
03/28/2016	0984140	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
04/22/2016	0988400	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
05/24/2016	0992341	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
06/21/2016	0992341	EMC MORTGAGE LLC	CANCELLED CHECK TO CREDITOR/CONT	-522.56
11/21/2016	1020347	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	3,657.92
12/21/2016	1023622	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
01/27/2017	1027040	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
02/24/2017	1030492	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
03/28/2017	1033882	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
04/21/2017	1037244	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
05/25/2017	1040501	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
06/27/2017	1043862	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
07/25/2017	1047183	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
08/25/2017	1050527	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
09/26/2017	1053851	EMC MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	522.56
10/25/2017	1057230	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
11/21/2017	1060530	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
12/21/2017	1063787	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
01/25/2018	1067193	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	482.01
02/23/2018	1070419	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	450.61
03/28/2018	1073590	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	508.10
04/24/2018	1076821	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	517.95
05/25/2018	1080059	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	570.64
06/22/2018	1083265	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	549.70
07/26/2018	1086399	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	568.76
08/28/2018	1089647	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	532.71
09/25/2018	1092837	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
10/29/2018	1096034	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
11/27/2018	1099244	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
12/21/2018	1102363	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
01/25/2019	1105509	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
02/25/2019	1108799	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	522.56
03/25/2019	1112045	EMC MORTGAGE LLC**	AMOUNTS DISBURSED TO CREDITOR	494.98
				<u>24,532.74</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

ANTHONY JAMES FERRARO
LORA JEAN FERRARO
24600 WEED STREET
UNION CITY, PA 16438

STEPHEN H HUTZELMAN ESQ
SHAPIRA HUTZELMAN ET AL
305 W 6TH ST
ERIE, PA 16507

EMC MORTGAGE LLC**
C/O RUSHMORE LOAN MGMNT SVCS - SVCR
15480 LAGUNA CANYON RD STE 100
IRVINE, CA 92618

RUSHMORE LOAN MANAGEMENT SVCS LLC
PO BOX 514707
LOS ANGELES, CA 90051

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

4/10/19

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee